WIN

WOMEN IN NUMISMATICS

VOLUME 1 NO.3

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WIN
WOMEN IN NUMISMATICS

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Newsletter

The WIN Newsletter is a quarterly publication of The Women In Numismatics. The acceptance of an ad (business or classified) does not constitute approval or endorsement by WIN. WIN claims no liability for content of business or classified ads, and all ads are accepted on a space-limited basis.

Letters-to-the-Editor Policy

Letters-to-the-Editor are welcome from both members and non-members and must include your name, address and phone number.

Letters will be published in the WIN Newsletter as space and publication deadlines permit, and are subject to Editorial discretion.

Whenever a letter is addressing a specific problem that the Board can assist in resolving, it will be forewarded to the appropriate personnel.

Feature Articles

Articles, photos and features pertaining to the numismatic industry are welcome and are subject to Editorial discretion and editing.

Publication deadline dates are:
November 15.....January issue
February 15.....April issue
June 1.....July issue
August 20.....October issue

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THE PRESIDENT'S PAGE

Dear WIN Members:

What a difference a year makes. Actually to be accurate I should state "16 months make." It's been sixteen months since the inception of WIN. During that time I have had the opportunity and good fortune to meet other women in this field; women that were unknown to me previously. That's the first of many steps of networking and it is great to see the WIN concept at work. Hopefully, all of you can attest to the same.

You should have received your notice of the "name the WIN Newsletter" by now. Now is your chance to be creative! Send Gloria Peters your suggestion(s) and see what the judges say. Complete information is included elsewhere in this newsletter.

Other good news is that the WIN logo, designed by Elizabeth Jones, former Chief Sculptor-Engraver of the U.S. Mint, is complete and will soon be incorporated into a membership pin. It will also be available for stationery, invoices, business cards and the like for all members.

Thanks for all your input to date. We all need to keep busy promoting the WIN concept, and I'm sure we can count on you.

Mary

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NEWSLETTER CONTEST

Submit your entries for the naming of this newsletter by July 29,1992 to your editor. Fax or letter is okay.
If your suggestion is chosen by our three judges you will win a free membership to WIN...**like next year's dues!**
It's worth $50.00 for you to put on your thinking cap!

* Logo design...Elizabeth Jones
* Special graphics....Cynthia Mohon

VIEWPOINT

By Gloria E. Peters

HO-HUM!

Summer is here...the economy has the blahs...and it's an election year, where the only predictable thing is that it will be unpredictable. In mid-June I clipped out an article from the business section of my newspaper credited to the International Labor Office. The organization is based in Geneva and the stats are from Cox News Service. The article stated "more women than ever before are earning wages outside the home, but their jobs are more likely to be part-time, precarious and low-paying." Interesting beginning. "Most women also lean to service jobs, which in general pay less than those in industry." The stats stated that U.S. Women ranked 5th out of 7 nations on the pay scale...compared to the salaries paid to men, excluding farm workers...whatever 'farm worker' means. Iceland ranked 1st with a 91% comparable; Australia is at 88%; France 79%; Germany (West) 74% and then the U.S. tagged along with its 70%. Only Switzerland and Japan rated lower.

I know, you're asking yourself, "What has this got to do with the price of eggs in China?" In a way nothing! Course, if we stretch a bit and equate these stats with dealers in the numismatic field...then perhaps quite a bit. Some of the hardest working gals I know prefer the 'service' end of the business...doing the books, filling orders, working for a large organization, or whatever. The more 'protected positions', if you will. It's not easy being in the more 'front line' end in this avaricious occupation. It spits dealers out every year! It's a rough and tumble business, buying and selling without a safety net. Maybe it's based on the 'no pain, no gain' scenario...but hats off to you 'front line' entrepreneurs...you vest-pocket dealers...you buyers and sellers who have your grading abilities questioned and rejected by someone who wants a 'rip'...who has a 'would-be' customer check all the "sheets" and then humph away from your table when you quote a decent price for a nice coin. You've hauled your own luggage...paid your own way to the show...determined your own future in this business...slept in a few motels and hotels you'd like to forget...and probably eaten at a McDonald's (or it's equivalent) more than once. You're an optimist. You can still smile and help the next customer. To you, congratulations on your courage...man or woman! We have a four part series on business, written by a WIN member, starting in this issue. I hope others will submit articles related to the business portion of numismatics.

Have a happy, healthy summer and a ***profitable*** ANA. You all deserve it!

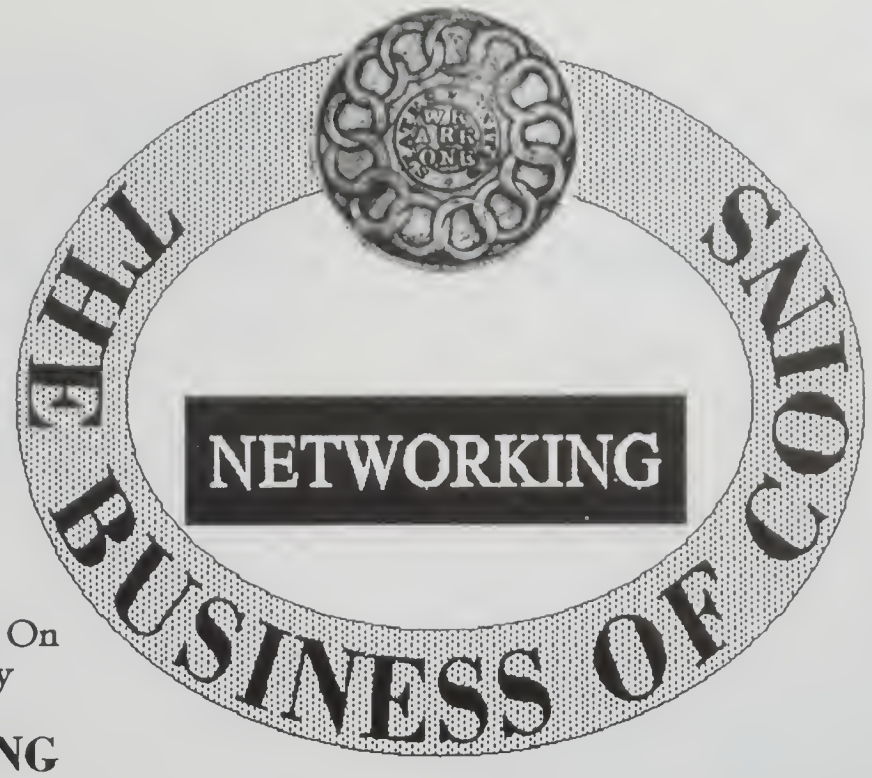
WIN NEWS

We're off and running to find a new name for the WIN Newsletter. Gabriele sent off letters to members for name suggestions. Q. David Bowers (Bowers and Merena) and Barbara Gregory, (Editor of *The Numismatist)* agreed to join this Editor as judges. We should have a decision by the WIN meeting at ANA. Many thanks to Dave and Barb.

We're still getting great press by our two major numismatic newspapers. Got to be doing something right! WIN is also featured in the 'Heads and Tails' column of the July issue, *The Numismatist.*

The Cover on this issue says it all! Elizabeth Jones has come through with an unique logo for WIN..and it's a beauty! I can't wait to see it in living color on our membership pins. WOW!

Chester West appreciated the 'Open Letter' response to his story in *Numismatic News* and Linda Dieter's interview so much that he put a 'free ad' for WIN on the cover of his new calendar. Now that's a sport!



Cultural bias installed by women?

BUILD SUCCESS

Network

Network

Network

By

Sarah S. Ross, President
Ross/First Financial

First in a Four Part Series On
Business in Our Industry

NETWORKING

Why are men, and often a group of men who are friends, so successful in a business or a profession? The answer is simple. They operate inside their "OLD BOYS NETWORK".

This concept is real and it operates today as it always has. Unfortunately, few women have been able to penetrate these groups. Occasionally a woman is mentored by a powerful male in a particular business and many doors/opportunities open for her as long as "he" is there exerting his influence. Sometimes she might learn the rules and actually be accepted into the network herself. Then the question is: Will she mentor a woman or a man?

"Most men in our industry were raised (by women-amazing) to think of men for business and women for diversion."

Now let's look at our industry:

We all know it has long been the bastion of men. We women are finding it hard to be accepted (and considered equal? Never!) Why?

First, the "old boy network" is in full force. Most men in our industry were raised (by women-amazing) to think of men for business and women for diversion. Overcoming this cultural bias is difficult, even if the man has the desire to change. Bottom line, men are more comfortable doing business with men.

Second, some dealers in our business have formed groups of friends or cliques. Remember those from high school? These men and often their wives/girlfriends socialize together. They discuss some business as they socialize and even make deals (on the golf course?!). These men know each other well and are comfortable doing business with each other.

Finally, many of the men in our business are truly shy. They have spent much of their youth and their time buying, selling and collecting coins. They are more comfortable dealing with other men.

Solution or where do we go from here? WIN provides us the perfect springboard to begin our own network. Actually, Teresa is the core of this network and her idea of WIN is exactly what men have.

We, therefore, must take this beginning and expand and develop it so our "network" or "clique" works as well as those we see in operation all around us.

Let's get to know each other better. At WIN meetings, let each person talk about their responsibilities in their company and explain more about the coins their company buys and sells.

"Let's get to know each other better...Often it is easier to network with other women..."

After speakers, we could have discussions about the topics and learn more about each other from our comments. A great part of networking is sharing information. We could feature more members in the newsletter so we can read about those with whom we haven't had a chance to speak.

Often it is easier to network with other women because we have had similar

Cont. on page 6

FROM THE SECRETARY'S DESK

Dorothy Johnson

WIN Minutes,
Central States Numismatic Society's 53rd Convention
4/30/92 Minneapolis, MN

The meeting was called to order at 6:10 p.m., April 30, by Sondra Beymer, Vice President. Twenty members and guests were present. Secretary-elect Dorothy Johnson read the minutes of the February 6th meeting held at the Long Beach Convention. They were approved as read. There was no Treasurer's report.

The host club of Minneapolis was thanked by Sondra for assistance with WIN's meeting room. Gloria Peters, Editor, asked for more articles for the newsletter. Gloria stated the newsletter would provide free services to members who are interested in table sharing, job search and room share during shows. Gloria also asked for written comments on the subject..."why are there so few women coin collectors" for a future article. Larry Emard will be the next WIN member featured in 'Member In Profile'.

Sondra Beymer stated that WIN was very honored to be working on the Girl Scout Merit Badge program with ANA. She concluded old business by informing the group of the progress of the WIN logo being developed by Elizabeth Jones, Former Chief Engraver of the U.S. Mint.

Under new business Gayle Pike, newly appointed Member At Large in charge of Membership, stated she felt membership would increase if the WIN dues were lowered and Junior membership should also be considered.

Sondra Beymer asked everyone to consider these alternatives and, if necessary, present a motion to revise dues at the next WIN meeting. (This may be a point of order the Board will discuss at a later time after input from the Parliamentarian...Ed.).

Sondra Beymer reminisced about the start of WIN and thanked the organizations and individuals who helped WIN during its first year. A letter was read from Teresa Darling, out-going President, thanking all WIN members for the support given to her and to the organization.

Sondra Beymer introduced the incoming Officers and Board Members: President, Mary Sauvain; Vice-President, Sondra Beymer; Secretary, Dorothy Johnson; Treasurer, Linda Brueggeman; Parliamentarian, Patti Moreno; Publicity, Gabriele Armstrong; Newsletter Editor, Gloria Peters; Member in Charge of Advertising, Teresa Darling; Member in Charge of Membership, Gayle Pike. Sondra presented Mary Sauvain's letter of encouragement to the group, in which Mary noted there were 43 members current and 12 non-renewals. Mary stated one of her first goals was to explore why Charter members did not renew their membership in a timely manner.

The chair recognized David Levan. Mr. Levan stated there was an exciting new book titled *Women on Ancient Coins* written in Hebrew. He felt the author might be available to address WIN at a future date. Sondra Beymer stated that an invitation would be sent to the author, Mr. Isirin.

The newsletter received praise and support from the group. Nancy Wilson was the guest speaker. Nancy gave an inspiring presentation regarding her lifetime of coin collecting. She also presented all members and guests with a beautiful Souvenir Bill printed on special paper. Nancy's generous contribution of delicious chocolate chip cookies was a hit with all who attended. Coffee was donated by the Central State Committee. The meeting adjourned at 7:07.

WIN Minutes
Long Beach NPBC Exposition
6/4/92 Long Beach, CA

The meeting was called to order by President Mary Sauvain. Elizabeth Jones finished 4 sketches for WIN's logo and would forward them to the WIN officers in a day or two. WIN celebrated it's first anniversary in February. Secretary Dorothy Johnson reported membership stands at 34 as of June 4th; seven members have paid their 1992 dues but have not completed membership forms and 15 members have not renewed. The Treasurer's report and minutes were read and accepted.

WIN newsletter editor Gloria E. Peters reported that advertising revenue is currently insufficient to completely fund the cost of the next issue.

Guest speaker for the Cont. on page 18

WIN MEETING

Beth Deisher, Editor of *Coin World,* will be the featured speaker at the WIN meeting in Orlando, FL, Thursday August 13, at 7 P.M. The topic of Beth's presentation will be "How To Get Your Story Published." Whether you are an experienced writer or a beginner you're sure to pick up pertinent tips and increase your chance of seeing your article in print. Plan your ANA schedule to join us.

August 13, Thursday 7 P.M.

Networking...Cont. from pg. 4

experiences and feelings. As we become more comfortable, we can expand our network to men. Traditionally what women have shown is a tendency to drop a female friend for a male or to let a man interrupt and give him her attention.

"We need to call our network members. ...give them first shot/better prices."

We must constantly check our cultural biases to put those in our network (WIN members) first before the louder, more aggressive, attractive or powerful males.

When we have coins for sale or we're looking for coins, we need to call our network members to give them first shot/better prices. If we need a partner in a deal, ask a WIN member first. If I'm going to sell a "commem", I'm going to call Gloria/Cindy or Helen. If I have questions about ancient coins, I'll call Teresa. When I'm looking for rare date one cent Indians, I'll call Dorothy Johnson.

Here is an example of networking from the last show. Helen Carmody came to our table looking for toned, high grade commemratives. I told her that I was working to fill some Want Lists so I would look out for them. In my travels, I found several at two separate tables and I let her know which tables. I hope I helped her out.

The bottom line in our numismatic business is to increase effective networking. We can't be coy or gossipy or fickle. We must look at the whole picture and make our decisions based on business and not emotions.

Let's work together and make networking the major focus of WIN.

* * *

Editor's Note: Great article! I hope every WIN member will read and re-read this important message for your (our) financial health. Make the time at shows and meetings for getting together, sharing business concerns, information and building a strong, lasting and profitable network.

MEMBER IN PROFILE

Larry Emard

By
Cynthia Mohon

Larry Emard is a person I am proud to introduce as WIN's Member in Profile. He was born in Yakima, Washington--a very small town which recalls memories to him primarily of snow. His family moved to Portland, Oregon, when Larry was two. Portland has been Larry's home, other than some time (primarily for business reasons) in California, Arizona, and Texas. Larry left college after a couple of years--citing both the times (late sixties/anti-war movement) and his family's needs as the reasons. It's obvious that this man doen't need a Master's Degree to be a success. He owns Cameo Coin Gallery in Portland, Oregon; and attends many coin shows every year. He is popular with clients and peers as well. The following interview tells you more about a man who wears self-knowledge and confidence comfortably; a competent businessman with a good sense of humor and thoughtful attitude.

Q: The purpose of these interviews is to get better acquainted with our members. Tell us some things you consider significant about yourself.

"My strengths...the public relations..."
"There's always been more to life than just coins or just going to work."

A: Everyone has strengths and weaknesses. Some people are just great at singing, but can't remember to be on time for important events. Some people are able to accomplish great feats of engineering but have trouble changing a tire. I find it challenging to keep on top of my accounting...getting things into columns and things like that. My strengths have always been the public relations side. There has always been more to life than just coins or just going to work. There is a huge business side in what we all do, but there is a tremendous human nature side as well. I believe you have to enjoy what you're doing in order to be successful. A good sense of humor always helps, too!

Q: What kinds of goals and ambitions do you have?

A: My goal is very simple. I would to own the finest known cameo proof collection in the world. Kind of a bold statement, I know, but I

Cont. on page 13

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WOMEN IN NUMISMATICS: AN UNTAPPED RESOURCE

By Q. David Bowers

I have always wondered why more women were not interested in rare coin collecting, for those who are seem to have a very good time at it and to make valuable contributions. While examples abound, let me point solely at the moment to Helen Carmody, who with her husband Don has been a leading light in the Society for United States Commemorative Coins. On her own, Helen has written many fascinating articles, has set up seminars and meetings, and has breathed a great "spirit" into the whole field of commemorative collecting. She shines like a beacon, and no one today who is seriously interested in commemorratives is not aware of her magnificent contributions.

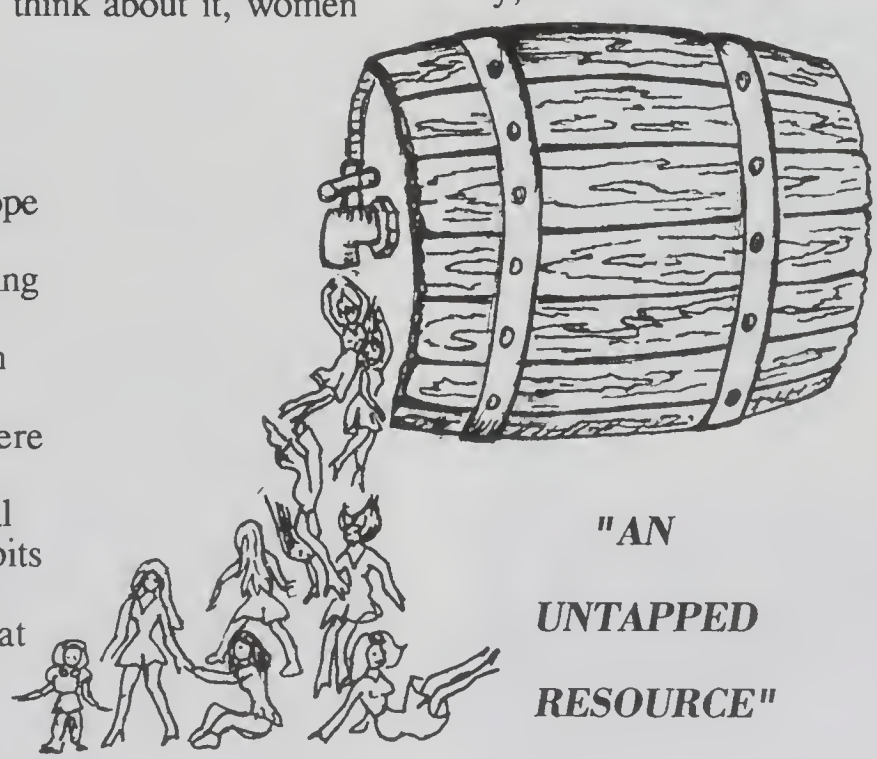
The only reason I mention Helen here is that just before receiving a letter from your own Gloria Peters, I received a nice letter from Helen - and she came to mind.

When you stop to think about it, women have made many great contributions to the "higher" side of government and numismatics. Donna Pope did an excellent job as director of the Mint during her tenure 1981-1991. Under her administration many enthusiastic and aggressive campaigns were made in the field of commemoratives, special sets, and the like. Exhibits sponsored by the United States Mint were set up at conventions, and Donna herself was a familiar figure, always ready to engage in informal conversations as well as do more formal things- and the latter category being the Numismatic Theatre at the Annual Convention.

To be perfectly objective, one of her predecessors in office, Eva Adams, took the coin collecting community to war, head-on, and a great controversy erupted. Later, particularly after she left office, she found that numismatists could be friends, and she possibly regretted some of the statements she had made in the early 1960's. Still, Eva Adams made valuable contributions in her own right. Her successor, Mary Brooks, is perhaps best remembered for the 1974 aluminum Lincoln cent situation, although there are other things under her administration to be remembered as well. Stella Hackel, still another Mint director, was in office during the introduction of the Susan B. Anthony dollar in 1979, which brings to mind still another "woman in numismatics," albeit one who hasn't been around for a long time.

Susan B. Anthony Dollars "just about anyone can afford a complete collection...from three different Mints extending for just three years".

Susan B. Anthony was the second choice to "Miss Liberty" as an image so far as many collectors were concerned, and even in the opinion of Chief Engraver Frank Farrell, but Susan became a reality on coins, and, as they say, the rest is history. I personally like the Susan Anthony dollars, think they are "cute" in a way, and there is no doubt that just about anyone can afford a complete collection of them consisting of coins from three different Mints extending for just three different years.



"AN UNTAPPED RESOURCE"

The office of Treasurer of the United States has been occupied by women in several successive administrations, so there is another credit line for the gender. I remember that Bay Buchanan was very interested in the coin collecting community and while she served as treasurer, wrote me a number of nice letters.

The editor of *Coin World* from 1961 through 1984 was Margo Russell, another woman of distinction, and certainly if anyone were to make a list of women who have made outstanding contributions to numismatics, her name would be in the very front

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Untapped Resource...From pg. 8

rank. Margo is unique, one of a kind, the mold was broken after she was made. Ever curious as a reporter, ever diligent as a researcher, and ever friendly as a person, she combined qualities which made her a favorite with many.

I served as president of the Professional Numismatists Guild 1977-1979 and president of the American Numismatic Association 1982-1985. Many were the meetings of these

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Margo Russell
"Certainly, the numismatic community was richer for her having been Editor of Coin World for twenty-five years."

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groups, particularly the ANA, to which the public and press were invited, but the only member of the press showing any particular interest was Margo, who always sought to interview me and other officials to get a particular slant on a story or to obtain more information. Certainly, the numismatic community was richer for her having been editor of *Coin World* for twenty-five years. Fortunately, Margo is still with us, and scarcely a month goes by that I do not receive a cheery note from her. She reads numismatic periodicals carefully and has been very active in the affairs of the American Numismatic Society in New York City.

Another woman of distinction is Ruthann Brettell, who at one time served as executive director of the American Numismatic Association in Colorado Springs. Ruthann captained the headquarters staff of about fifty people, and maintained contacts with tens of thousands of members around the world.

The American Numismatic Association has seen two women be presidents, both of whom did a wonderful job. Virginia Culver, a token and medal collector par excellence, brought a great deal of distinction to the office when she served, and Florence M. Schook, who today is a member of the ANA Board of Governors, likewise brightened the corner when she served as president. For many years Florence has taken a particular interest in young collectors, and many adult collectors and dealers today saw their interest nourished as children when Florence sent them material and encouraged their visions.

Returning to *Coin World*, today Beth Deisher is always ready to track down a story as editor, Beth was Margo's successor, and like Margo has always had an eye for the news. Wherever numismatic action takes place, Beth or one of her representatives is apt to be on hand. Less visible, but still very important to *Coin World,* is Ann Marie Aldrich, Publisher. Ann Marie supervises mailings, promotions, and other business aspects of *Coin World.*

Out in California Kari Stone is Editor of *Coin Age* magazine, a publication which is sold by mail and also through news stands and which has done much to spread the word about coin collecting over the years. I had the pleasure of meeting Kari, who is relatively new to the position, at the American Numismatic Association Convention in Chicago last summer. More recently, Kari spent a great deal of time going through the archives of *Coin Age* and sending me dozens of xerox copies of articles relating to silver dollars, information of potential use to me in my new book, *Silver Dollars and Trade Dollars of the United States: A Complete Encyclopedia.*

Florence Schook
"particular interest in young collectors... ...many adult collectors and dealers today saw their interest nourished as children when Florence...encouraged their visions."

While I could go on and on, let me mention one more person before closing: Ginger Rapsus has been a frequent contributor to numismatic publications, including *The Numismatist.* Ginger has submitted a manuscript on clad coins to Bowers and Merena Publications, and we are in the process of readying it for print. This modern and relatively overlooked field has never received a book-length treatment before, and with Ginger's research I am sure readers will find the book is of a special interest and value.

Women in numismatics--we need more of them!

* * *

Editor's Note: Thank you, David, for your article reminding us of women involved in making numismatic history. Looking forward to your new book, *Silver Dollars and Trade Dollars of the United States: A Complete Encyclopedia.* One of my favorite subjects.

TRAVEL TIPS

Trunk Popping

Is your automobile safe transportation from a coin show or auction? Most of us check out our car before leaving a coin show. We are aware of the slow leak devices put in our automobile tires by would-be robbers and holes poked in the radiator to cause our vehicle to break down in route. We check to see if a car is following, at least for a little while, and we might even alter the route to home or to the office as a double check. One of the most common methods to part you from your coins is far less confrontive. The method is 'trunk popping'. In my files I came upon an article and photo in *Coin World* dated 10-14-1987 where John Humphris of Philadelphia parted company with his inventory. Ten minutes was all Mr.

Thieves are experts...it's what they do. And they do it very well!

and Mrs Humphris spent at a friend's house before returning to their car. Actually, 'trunk popping' takes far less time than ten minutes. The thieves are experts...it's what they do. And they do it very well!

Taking your hands off your coin case, whether at an airport, locking it in the trunk of your car and then leaving your car 'for just a few minutes', leaving your case unattended on the bourse floor while you go get your car are just a few ways to make you poorer. Very quickly!

Locked his inventory in the trunk of his car...and lost it all!

It could even put you out of business as happened to one dealer a few years back. He bought gold and hi-grade commemoratives...lots of them, at the Long Beach Show.

He stopped for dinner with his daughter, at a nice restaurant on the way to the airport. He locked his inventory in the trunk of his car and lost it all.

$70,000 theft

John Humphris points to the place where thieves pried open the trunk lid of his car and removed most of his inventory of world coins and paper money Sept. 26.

Recently a WIN member and his inventory parted company when he stopped to eat on the way to the airport...a victim of 'Trunk Popping.' It happens frequently...sometimes when we are an hour or more down the road from the show. One such incident happened to a couple who had gone into a restaurant on the way home. They sat where they could watch the car. They are experienced dealers. What didn't click in immediately was when a man opened a newspaper *inside* the restaurant for a few minutes blocking their view of the parking lot. Their inventory vanished... 'Trunk Popping!'
It can happen to any of us if we rely on a locked car as protection against a thief.

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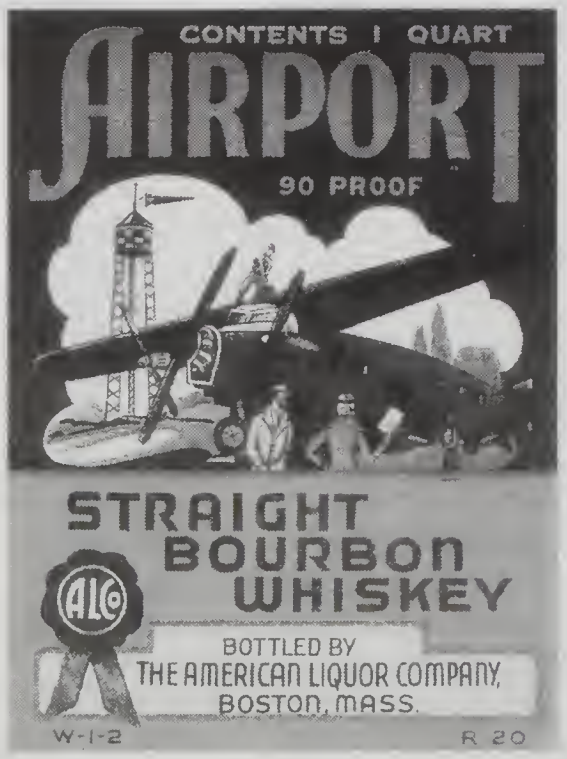
Wine Label Collecting

Coins are now expensive and tie-up a lot of money. Perhaps you are a coin dealer, or collector or know someone close that has the collecting bug.

Would you like an inexpensive (for now) and yet very interesting hobby??

How about collecting Wine, Beer & Alcohol labels??

You drink what is in the bottles but instead of throwing away the bottles with the labels on them — you save them!



Look in any bar or grocery store at all those bottles fighting to attract your attention by their shapes or colors, but mainly by their colorful labels— sometimes embossed and adorned with gold and silver. In a limited space they have to explain who they are, what their contents are and wake up your desire to buy them.

Think of the brands, the cities of origin, or countries and the innumerable subjects or topics covered by wine labels.

To give you an idea, there are labels of all kinds celebrating animals or special conventions or sporting events, limited editions or special vintage issues. Some are made for special clients like Caesars Palace in Las Vegas or famous restaurants.

Beer label collecting has caught on already, mostly in Germany and Austria but also in the United States. Wine label collecting started in France but is not yet considered a collectible item — except for the "Grands Crus" or the special editions of Lafitte-Rothschild wines issued every year with a new artist designing each label.

There are many interesting ways to collect labels. I classify mine by country of origin, by area of production (in France there are many, many specific ones), and by type of wine, i.e., Red, Rose, Blush, Grey, Yellow, White, and Tokay, Chardonnay, Chablis.

I have many French labels and I classify them by chateaux, by topic on the label, by contents: 1/4, 1/2 bottle, magnums, etc. I also have interesting background facts and stories about the growers and maps of the different regions the wines are grown in.

Keep in mind that these Wine and Beer labels are some of the most artistic (some very scarce or rare) in the world— indeed some are designed by very famous artists and very sought after by the collector.

For myself, my collection now is one of the largest in the United States and I would be very pleased to help start a club or society to buy, sell or trade these beautiful collectible items.

Remember where the coin market was 80 years ago — very few collectors, but those that had the foresight to collect did reap the great benefits that we see come on the market today...

Serge Ziadman
112 E. Broadway • Long Beach, CA 90802 • (310) 437-8481

Member In Profile...From pg.6

do have a leg up on my goal. For the last 27 years I have been pursuing only the highest graded proof coins for my collection; and, to date, I own 147 out of 234 PCGS graded "Proof-69" coins. My ambition would be to try to track down another piece, to add to my other "beauties". This is a lifelong dream of mine and it has been so rewarding that I get up every day, talking with everyone I can, about proof coins.

Q: How long have you been in business?

A: I started collecting coins when I was a kid. That's about 27 years ago. I have been dealing professionally about the last 5 years.

Q: How did you get started?

A: When I was young, I had a paper route. On my route was a coin shop where I delivered the daily morning paper. Once a month, at collection time, I would take an extra hour to admire the coins in the showcases. Well, it didn't take long for the coin dealer to convince me that if I started to save coins that my modest investment could possibly grow into big dollars in the future. To make a long story short, I purchased a "gem" Morgan dollar every month with the intention of getting a new bicycle at the end of one year. Every month I would hear

"...my prize collection of "gem perfect" Morgans suddenly became XF or "Slider" coins...I was devastated.."

the same thing "Oh yeah! These coins just came and in;" and..."are they ever great!" With a monthly income of about $27-$30, and a purchase of one of these Morgans every month, I could see myself riding around the neighborhood on my brand new bike! Now for the "come down to earth" part of this story...after a year of delivering papers in old wet Portland, I wheeled into my favorite coin shop only to find out that my prize collection of "gem perfect" Morgans suddenly became XF or "Slider" coins, and the dealer would only give me about half the money I originally paid for the coins. I was devastated. How could this be? I still had the love of coins, but I wanted to collect something that was absolutely flawless. That's the day I got into collecting proof coins...never touched, never used, never anything. By the way, I never bought another coin from that dealer, and to this day still have my 12 so-called perfect Morgans, just as a reminder. (I also refused to deliver his newspaper. Take that, big hot shot coin dealer!)

Q: Your specialty became Proof coins?

A: That's right. I remember the feeling of collecting some less than proof. I like my coins "real pretty."

Q: What do you find the most rewarding about the business?

A: The people...the collectors. I attend one of these national shows almost every weekend; and I find quite a few coin dealers complaining about the same thing. "Oh, why do we have to answer all these questions from collectors?" I enjoy answering as many questions as possible. I don't know a lot about what strike is the best on a mercury dime, or what the best ancient coin is to own; but I can answer most of the questions concerning proof coins. I'll sit and discuss proofs for hours if someone is willing to talk. I try to give as much information as time will bear...and guess what? A lot of times collectors will take all that information out on the bourse floor only to return and purchase a few proof coins to get their collection started. Answering questions for collectors should be the best "tool" any coin dealer could have.

Q: It is good business for all of us when collectors get more education. What's the most frustrating part of this business for you?

A: Trying to explain a Cameo. Is it real frosty? Or is it "kinda" frosty? How does it come about? What does it look like? These are all

"People have heard about Cameo coins...but until you see one, you just don't really know."

questions I get on a regular basis. Sometimes it can be a real challenge trying to explain this part of numismatics over and over again; but, I still try to educate on cameo's or proof coins as well as I can. I was talking about cameos to a customer yesterday. I explain "the look of a cameo is like your first kiss". You don't really know what it will be like. You are convinced that you have seen it before...your mom and dad have kissed each other...and you saw the movies...the leading man kissing the leading lady...; but, until you have your first kiss, you aren't quite sure what to expect. The same feeling comes with seeing your first "really big cameo". When you see that first "monster frosty", the first thought is "WOW"!

Q: What do you see as the future for this business?

A: Future of the industry is unpredictable. This is a luxury type thing. This is all discretionary income. It's a low priority in somebody's budget when things are tough,

Cont. to page 17

COIN FEATURE

1888-0 Morgan Silver Dollar

Description:

Obverse: Classic head of Liberty appears facing left wearing a Phrygian cap adorned with wheat and cotton inscribed LIBERTY. The motto, E. PLURIBUS UNUM, encircles the top border. Around the lower border are thirteen stars, arranged seven to the left and six to the right. The designer's initial, M appears at the neck truncation.

Reverse: An eagle with outstretched wings appears in the center holding an olive branch in its right talon and three arrows in its left. A bowed wreath encircles the eagle from below, and the motto, IN GOD WE TRUST, is above the eagle's head. The legend, UNITED STATES OF AMERICA, and the denomination, ONE DOLLAR, encircle the top and bottom borders, respectively. The mintmark appears under the wreath's bow.

General Information:

Mintage of the Morgan Silver Dollar began in 1878. Its production was mandated by the Bland-Allison Act of February 28, 1878 as a means of drying up silver surpluses that had accumulated after the Coinage Act of 1873 which had demonetized silver by providing only for purchases of gold bullion for United States coinage, completely disallowing silver purchases. The Act of 1873 was adopted at a time of heavily increased silver production in the United States, which had created an economic crisis. The Bland-Allison Act attempted to restore stability by requiring the United States Treasury to purchase between $2 and 4 million worth of silver per month to be coined into silver dollars, thereby decreasing the silver surplus.

"the first coin design to include its designer's initial...as part of the original design."

The new dollar created was to be 412.5 grains, 900 pure silver, was named after its designer George T. Morgan, Assistant Engraver of the Mint. Morgan's design was chosen over one by Charles Barber, Chief Engraver of the Mint, because its comparatively lower relief made for easier striking -an important concern given the mass production constraints the Mints would have to undergo in order to produce 2 million coins each month. Since the coins devices were specified by Congress, only the artistic detail was left to Morgan. His was the first coin design to include its designer's initial (though a previous instance was the 1864 Longacre cent which displayed its designer's initial; however, the initial was not part of the original design), and was also the first ever to employ old English lettering (the motto, IN GOD WE TRUST). The Morgan Dollar era continued until 1921.

Mintage: 12,150,000 (MS and PL)

The 1888-0 is one of the more common Morgan Dollars. As a high mintage date, there is significant variety in strike from coin to coin, and though most are poorly struck and heavily bagmarked, it is not unusual to find a fully struck gem.

Doubled Die Obverse

A few specimens are known which were struck from a doubled obverse die. These display two sets of lips, chin, and nose. They typically grade only as high as EF.

Because it may be somewhat undervalued, its price has been known to fluctuate. The Red Book lists it in mint state at roughly a 180% premium relative to the common date.

* * *

Editor's Note: Information for Coin Feature is supplied by B.J. Searls and her staff at Tangible Information Systems Inc., Beverly Hills, CA. Van Allen and Mallis in their book, *Comprehensive Catalogue and Encyclopedia of U.S. Morgan and Peace Silver Dollars,* report 9 interesting die varieties of this date, including the DD mentioned above.

THUMBS UP!

This issue's THUMBS UP! honors Elizabeth Jones, former Chief Sculptor-Engraver of the U.S. Mint for creating WIN's new logo. The logo (see cover) was unanimously accepted by WIN's Board of Directors out of four possible designs at Long Beach. We appreciate Elizabeth lending her extraordinary talents to Women In Numismatics.

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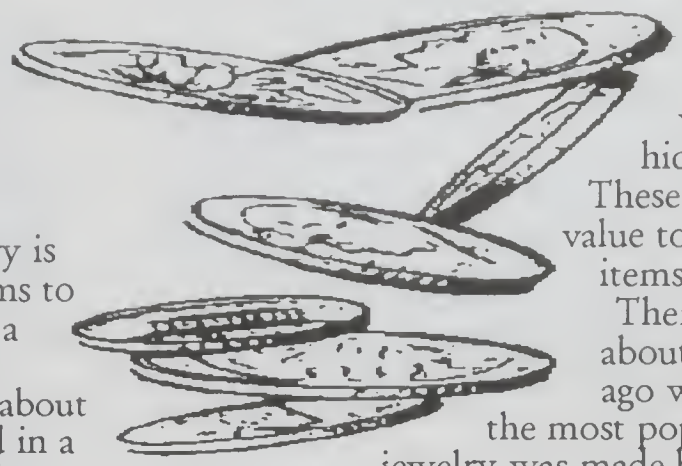
COIN JEWELRY

By Kenneth Bressett



You see it everywhere. Coin jewelry is not only popular around the world, it seems to be timeless. It may be a gold coin set into a ring, or something in the form of earrings. The most prevalent item right now is just about any kind of goldpiece that can be mounted in a bezel and worn on a chain around the neck.

"...primitive custom of wearing one's wealth in the form of trade beads and precious metal ornaments."

Have you ever wondered how this custom got started? If you think that wearing coin jewelry is restricted to women, or a only recent craze, you may be surprised to learn that the trend probably started right after the first coins were made in the seventh century B.C. The practice, however, goes back even further and is related to the primitive custom of wearing one's wealth in the form of trade beads and precious metal ornaments.

Few dealers specialize in coin jewelry, but there are some who cater to those who enjoy wearing or collecting these creative and often attractive objects. Some of the most popular collector pieces are made from coins that have been enameled in various colors to enhance the design. In other cases elaborate bezels and chains have been created to add to the mass and attractiveness of the coins used in the jewelry.

Observing trends in what is considered stylish in coin jewelry, or the coins that are chosen for such use, can be revealing. As recently as ten years ago the single most popular coin used in neckwear was the South African gold Krugerrand. Now you can hardly give one away. Today's fashion (and political statement) demands that U.S. gold Eagles be used. Or at least Canadian Maple Leaf pieces, or if someone is a little more expressive, the charming Pandas from China.

Around the turn of the century in this country it was common to see U.S. gold dollars made into earrings, tie tacks, brooches and bracelets. They are still in demand, but scarce enough now to be worth a considerable premium. About that same time it was considered fashionable for women to wear a locket made from two coins that were hollowed out and hinged. A lock of hair or photograph was usually hidden inside. These too hold great value today as collector items.

There was a fad about twenty years ago where some of the most popular coin jewelry was made by cutting the design out of a coin. The cut-outs were then mounted on a chain or worn in some fashion. These were in such great demand at one time that cast counterfeit pieces were made to avoid the costly process of hand cutting genuine coins. Another popular fad of earlier times was that of using an old cent to decorate girls' shoes. The term "penny-loafer" came from this popular practice.

In ancient times it was a prevalent custom for women to wear a headband of ten silver coins. They were more than just jewelry, for they showed the independence of the woman who could afford to sport such wealth. In many cases this kind of headband was part of a bride's dowry, and in a sense similar to the wedding band worn today. There is a passage in the Bible mentioning such a headband that is often overlooked in its importance as a numismatic commentary.

This passage is perhaps the first recorded mention of coin jewelry. You find it in Luke, chapter 15: verses 8, 9, and 10. "...what woman having ten pieces of silver, if she loses one piece, doth not light a candle, and sweep the house, and seek diligently till she find it? And when she hath found it, she calleth her friends and her neighbors together, saying rejoice with me; for I have found the piece which I had lost. Likewise, I say unto you, there is joy in the presence of the angels of God over one sinner that repents."

Finding the lost coin in this story meant more than just preserving the woman's wealth. It was even more important to her dignity.

"...if a wife was found guilty of infidelity, the judge would remove one of the silver coins from her headband..."

The custom of that day was that if a wife was ever found guilty of infidelity, the judge before whom she was tried would remove one of the silver coins from her headband as a reminder to all who saw her. No Cont. to pg.17

Coin Jewelry...From pg. 16

wonder she was so happy to get the lost coin back!

Next time you put on some of our coin jewelry, remember that you are continuing an ancient custom that has its roots in history. Perhaps you will even have a new and higher appreciation for some of the old pieces of coin jewelry when you see them displayed in a dealer's case. These items are not only enjoyable to wear, they are definitely part of the numismatic scene, and part of our cultural heritage.

* * *

Ken Bressett's numismatic career spans not only decades but the entire range of experiences from collector through dealer, author and teacher. He is a Fellow of the Royal Numismatic Society of England and the American Numismatic Society, and currently serves on the Board of Governors of the American Numismatic Association. In addition to writing numerous reference works, he is also editor of the annual Guide Book of U.S. Coins.

Editor's Note: Thank you, Ken. I'm sure our readers will enjoy your article. We hope you will write more for WIN on your discoveries and experiences. Your co-authored book *The 1804 Silver Dollar* is in my library. Great book!

On the lighter side of research...I have been diligently checking out the silver dollars worn in those large Western belt buckles...hoping to discover a 1804, or 1893-S silver dollar.

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Member In Profile...Cont. from pg. 13

and a higher priority when things are better--who's to say where it falls between there.

Q: True...and yet there seems to be a drive in mankind to collect.

A: It's history. Everything that anybody collects, whether its comic books or baseball cards, reflects periods of time. Coins, stamps, antiques, tools...a period of time. If they put all the collectibles together they could basically look at a world segmented into a picture theme of what happened to mankind.

Q: Let's talk about WIN. You're one of the first members in Women in Numismatics--an early sponsor and a participant. Tell me your thoughts about the organization.

A: When WIN first started, I was contacted by Teresa Darling, who is also a good friend. The longer she talked about WIN, the more interested I became. I thought that WIN would be very appropriate for the times. The only thing that bothered me about WIN is that I wouldn't want it to turn into just another "Tea Party". After attending almost all of the WIN meetings I found that the group not only shed any king of "Tea Party" atmosphere, but got right down to hard business. As elections, minutes, rules and regulations were spelled out, I knew the group was on the right track. I'm proud to be a charter member of such a fine group of professional numismatists.

"If there is a downfall of women in numismatics ...it is that they sometimes don't understand the business side of it."

I also heard from the speakers the love of coin collecting, or the love of paper collecting ...things like that.

If there is a downfall of women in numismatics, it is that sometimes they don't understand the business side of it. Dealers, who in this particular industry are predominately men, tend to buy and sell...and are happy on both sides. The philosophy that I had when I joined WIN was to maybe, maybe bring a little bit of the business side. I do support them, all of them. I do want to be involved. I think it's a good organization. I think they have a huge potential out there --women in numismatics. I think it's a go. It's almost a "no-brainer" for me. It makes good sense to participate.

Q: You may be right about the business side of the coin industry being difficult.

A: It's a Catch 22. I feel the woman in numismatics needs to

Cont. on page 18

Member In Profile...From pg. 17 understand--not necessarily do, but understand--the business side. But I think a lot of the men dealers need to understand the history side. There is a whole group of people out there that don't even necessarily like Morgan dollars, or twenty dollar gold pieces. I mean there isn't a Morgan or twenty dollar gold piece in my cases and I seem to be around here every week. I can do it on half dollars, cameo pieces, nickels and dimes and pennies.

Q: What would you like to see WIN accomplish? And do you think it's headed in the right direction?

A: I was discussing this with one of the other WIN members the other day. I think the biggest thing WIN needs right now is some national ground. It's O.K. if you and I talk about WIN. I would like to see WIN enter the year 2000 with membership in the thousands. The only way you can do that is to get national exposure. I think the thrust of WIN should be in contacting people of national importance to join WIN...like Barbara Bush; like Donna Pope; like people who are very, very, very famous that would lend their names to a good organization like WIN. I know it's a good organization and you know it's a good organization...but does anyone else know? If WIN is content with a hundred participants at basically the local coin shows or even on the regional/national coin shows, then so be it. But if WIN wants to move into the sectors of being a factor in this industry then you have to have membership. Membership is promoted by national figures.

Q: What kind of pitfalls do you see for WIN?

A: We cannot be so self-involved that we promote within. We have to be able to go outside the circle. We have to recognize there

"We have to expand...finding people that have interest in business and banking...things that have to do with money."

are hundreds of millions of women out there who could potentially be involved. I think that's where the thrust should be. We have to expand that circle to people that we don't know. We need to expand the Board of Directors...finding people that have interest in business and banking--things that have to do with money. I would like to see a Vice President of a First Interstate Bank--people who have influence.

Q: Notable Women in the industry?

A: Teresa Darling--took Long Beach by the horns; and now she's contracted to run the whole thing...one of the greatest decisions Sam Lopresto ever made. She's got it all, the business side, the personal side...she's got everything. She's great. Linda Dieter for Chester West productions. She gets out there and gets the job done. Those were two people who have impressed me the most. They're both terrific.

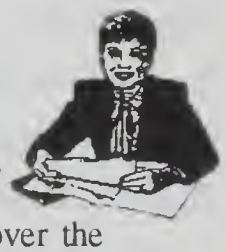
Q: You're right. Just one more question. One of the dealers the other day called you Yogi. How did you get that nickname? Is it an O.K. nickname to you?

A: Yogi Berra was probably the best catcher that ever played the game. When I was a Little Leaguer in the late fifties, I was a catcher. All of the other outfielders kids had nicknames: Mickey, Whitey, Teddy, Boom-Boom. But basically there was one major league catcher in the fifties and I was a catcher. What really put this together is that Berra's real first name was Larry--and I'm Larry...thus Yogi. Louie Moreno was the first one to tag me Yogi in the coin industry.

Thank you Larry. You've given WIN something to think about for long term growth and development.

* * *

Secretary...From pg. 5



meeting was a new WIN member, Maryland coin dealer Julian Leidman. Julian related several stories about his experiences as a professional numismatist. He expressed concern over the shrinking number of numismatists and the lack of large numbers of women in the hobby. Leidman entitled his presentation "ramblings" and touched on advice to dealers; coin shows should upgrade their look and an extended period of time for the summer annual ANA.

Leidman concluded his presentation with a discussion of the importance of patience. He cited his experience with his efforts to sell an 1853-0 Seated Liberty, No Arrows, half dollar in Good condition...only one of three known...over a period of a few years. His original asking price of $24,000 went unheeeded. He eventually traded the coin for $30,000 in other half dollars to a collector who actually didn't want it. Several collectors began showing an interst in the coin eventually, and Julian helped in its re-purchase by an appreciative collector for over $170,000.

The meeting was attended by 30 members and guests. Meeting adjourned.

WIN MEMBERS

NAME	AFFLIATION	INTEREST
Armstrong, Gabriele	Gabriele Armstrong & Associates Los Angeles, CA	Marketing-Sales-Advertising
Baber, Dorothy C.	Dorothy Baber El Cajon, CA	Xmas, Claus Tokens-Medals
Best, Carrie	Silvertips Coins Jacksonville, FL	Stamps-Coins
Beymer, Sondra	Jack H. Beymer Coins, Inc. Santa Rosa, CA	Indian Cents-Bust Dimes
Brettell, Ruthann	American Numismatic Association Colorado Springs, CO	Conventions-Administrative
Brueggeman, Linda	Positive Protection Fallbrook, CA	Auctions-Security
Byran, Virginia	Bryan Ltd.--FUN Gainsville, FL	Conventions-Administration
Cahn, Judy	Superior Stamp & Coin Co., Inc. Beverly Hills, CA	Retail Sales-Mexican Coins
Carmody, Helen L.	O'Carmody's Coins Huntington Beach, CA	Commems, Related Material
Corbin, Sue	Tyler Stamp & Coin Company Tyler, TX	Exonumie- Stamps
Covey, Vikki	M & M Travel Service, Inc. Arlington, TX	Travel
Darling, Teresa	Zaidman & Lopresto Long Beach, CA	Ancients-Jewelry-Conventions
Davis, Patricia	Centennial Coin Galleries Torrance, CA	Diversified-Copper
Dickason, Tami	London Coin Galleries of Newport Newport Beach, CA	Coins-Fossils-Jewelry
Dieter, Linda	Linda's Promotions Independence, MO	Promotions-Coin Shows
Emard, Larry	Cameo Coin Gallery Portland, OR	Cameo coins
Fritz, Danielle	Centerville Coin & Jewelry Centerville, OH	Coins-Purchasing-Sales
Ganz, David	ANA Board of Governors Colorado Springs, CO	Legal Services
Graham, Carolyn	Mnt. High Coins & Collectibles Bend, OR	Diversified
Grellman, Cindy	John R. Grellman Lake Mary, FL	Tokens and Medals
Highfill, Marlene	Oklahoma Federated Gold Broken Arrow, OK	Coin Shows-Silver $'s-Jewelry
Johnbrier, Joan	A.E. Johnbrier Coins Bowie, MD	Coins-Shows
Johnson, Dorothy	Investment Coins of Dallas (ICD) Dallas, TX	Indian Cents-Copper
Leidman, Julian	Julian Leidman, Rare Coins Silver Spring, MD	U.S. Coins, Patterns
Lenhart, Tracy	Leroy Lenhart Rare Coins West Covina, CA	Sales-U.S. Coins
Lopresto, Sam*	Zaidman & Lopresto Long Beach, CA	Eclectic-Ancients-Expositions
Lucas, Judy	Garden Grove Coin Garden Grove, CA	Washington Quarters
Mercer, Dick	Grizzly Mining Co. Jamestown, CA	Gold Nuggets
Merena, Patricia R.	Bowers and Merena Galleries, Inc. Wolfeborro, NH	Administration
Mohon, Cynthia	P & M Rare Coins Irvine, CA	U.S. Coins-Commems/Memor.
Moore, Michael C.	Collector Malibu, CA	Collector-Coins

Win Members...Cont. page 20

WIN MEMBERS

NAME	AFFILIATION	INTEREST
Moreno, Patti	Moreno Valley Collectables Moreno Valley, CA	Disney Art Bars/Rounds
Murphy-Anthony, Linda	Linda's Autographs Umpqua, OR	Manuscripts-Coins
Paris, Petri	Washington Rare Coin Investments Bellevue, WA	Education
Patrick, Jessi	The Patrick Mint Santa Rosa, CA	Art Bars-Rounds-Silver
Peters, Gloria	P & M Rare Coins Irvine, CA	U.S. Coins-Sales/Purchasing
Pike, Gayle	Coin Castle R.C. & Jewelry Memphis, TN	Prison Tokens-Odd & Curious
Piret, Diane	I.C.T.A. Belle Chase, LA	Administrative-Coins
Rapsus, Ginger	Ginger Rapsus Oak Lawn, IL	Writer, Collector
Ross, Sarah	Ross/First Financial San Juan Capristrano, CA	Retail Sales-Teaching
Sauvain, Mary	Mary Sauvain Numismatic Service Colorado Springs, CO	Colonials & U.S. Coins
Schuch, Tae Se	John L. Schuch Rare Coins, Inc. Sacremento, CA	Indian Cents (Red)
Sellers, Melissa	Certified Coin Exchange Houston, TX	Information-CCE Coordinator
Simmons, Nadine	Positive Protection Fallbrook, CA	Shows-Security
Sisneros, Barbara	Willoughby Rare Coins Tustin, CA	Collector-Coins
Smith, Christina	Christina M. Smith Winter Park, FL	Canadian-U.S. Commems
Smith, Ingrid	Torex Coin Shows Toronto, Canada	Ancient & World Coins
Snider, David	David M. Snider New York, NY	U.S. Commemorative Coins
Sperber, Lauri	Keystone Rare Coin Gallery Allentown, PA	U.S. Commems-Walkers
Swiatek, Anthony	Anthony Swiatek, ANA Governor Manhasset, NY	U.S. Commems- Walkers
Webb, Val	Val Webb, Numismatics Atlanta, GA	U.S. Coins
Whitnah, Paul	M & M Travel Service, Inc. Arlington, TX	Travel
Wilson, Nancy	ANA Board of Governors Milwaukee, WI	Collector-Paper-Shows
Wittenberg, Marian	Carlsbad Coins Carlsbad, CA	Collector-Dealer

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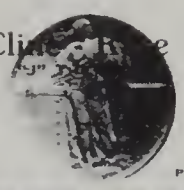

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